

Amendments to the Claims:

1. (Currently Amended) A system for facilitating electronic commerce among users, a service provider and vendors, wherein each user has established a 5 primary account with the service provider, the system comprising:

a plurality of vendor computers, each vendor computer programmed to provide a website at which a user at a user device may purchase goods or services;

10 a service provider computer at which the user has established a primary account, the service provider computer programmed to permit the user to establish a sub-account under the primary account, wherein the user may specify a subset of the plurality of vendor computers 15 that are the only vendor computers from which purchases may be made using the sub-account; and

a communications network enabling the user device to communicate with the plurality of vendor computers.

20 2. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user of the primary account to transfer funds to the sub-account from the primary account, a credit card or a bank transfer.

25 3. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a plurality of authorized users for the sub-account.

30 4. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a spending limit for the sub-account.

5. (Original) The system of claim 1 wherein
the service provider computer is programmed to permit the
user to authorize the sub-account to establish a further
sub-account subordinate to the sub-account.

5 6. (Original) The system of claim 1 wherein
the service provider computer is programmed to permit the
user to authorize the sub-account to independently add
funds.

7. (Original) The system of claim 1 wherein
10 the service provider computer is programmed to permit a
user of the sub-account to modify secured information of
the sub-account.

8. (Original) The system of claim 1 wherein
the service provider computer is programmed to permit the
15 user to configure the sub-account to automatically add
funds to the sub-account during a transaction if a
balance of the sub-account falls below a minimum balance.

9. (Original) The system of claim 1 wherein
the service provider computer is programmed to send a
20 notification to the user of the primary account on a
periodic basis, wherein the notification lists all
transactions of the sub-account.

10. (Currently Amended) The system of claim 1
wherein the service provider computer is programmed to
25 send a notification to the user of the primary account
when predetermined types of transactions are made in the
primary account or in the sub-account.

11. (Original) The system of claim 1 wherein
the service provider computer is programmed to send a
30 notification to the user of the primary account, the

notification including a link that the user may activate to lock the sub-account.

12. (Withdrawn) A method for a service provider to facilitate electronic commerce among users, 5 the service provider and vendors, wherein each user has established a primary account with the service provider, the method comprising:

providing a website with which a plurality of vendor may register to sell goods and services to 10 registered users of the service provider, each vendor having a website at which users may identify items for purchase;

providing to the user of the primary account an interface to a service provider computer at which the 15 user may establish a sub-account under the primary account, the user specifying a subset of the plurality of vendors from which purchases may be made using the sub-account.

13. (Withdrawn) The method of claim 12 20 further comprising enabling the user of the primary account to transfer funds to the sub-account from the primary account, a credit card or a bank transfer.

14. (Withdrawn) The method of claim 12 25 further comprising enabling the user to specify a plurality of authorized users for the sub-account.

15. (Withdrawn) The method of claim 12 further comprising enabling the user to specify a spending limit for the sub-account.

16. (Withdrawn) The method of claim 12 30 further comprising enabling the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account.

17. (Withdrawn) The method of claim 12 further comprising enabling the user to authorize the sub-account to independently add funds.

18. (Withdrawn) The method of claim 12
5 further comprising enabling a user of the sub-account to modify secured information for the sub-account.

19. (Withdrawn) The method of claim 12
further comprising enabling the user to configure the
sub-account to automatically add funds to the sub-account
10 during a transaction if a balance of the sub-account
falls below a minimum balance.

20. (Withdrawn) The method of claim 12
further comprising sending a notification to the user of
the primary account on a periodic basis, the notification
15 listing all transactions of the sub-account.

21. (Withdrawn) The method of claim 12
further comprising sending a notification to the user of
the primary account on a transaction-specific basis.

22. (Withdrawn) The method of claim 12
20 further comprising sending a notification to the user of
the primary account, the notification including a link
that the user may activate to lock the sub-account.

23. (Withdrawn) The method of claim 12
further comprising, after a purchase transaction is
25 authorized, debiting the sub-account by the purchase
price.

24. (Withdrawn) The method of claim 12
further comprising, after a purchase transaction is
authorized, crediting a vendor account for the purchase

price less any service charges payable to the service provider by the vendor.